

ABSTRACT OF THE DISCLOSURE

A point exchange site receive point exchange request from a member as a customer via a member terminal in the point exchange site or via a terminal such as a personal computer near the member. The point exchange site notifies the exchange request to each card company for the exchange request. Each card company converts the exchange point value according to an exchange rate to update a point balance, increased or decreased, of the customer. Or, the card company notifies the new exchange point value resultant from the conversion to the point exchange site. According to responses from the card companies, the point exchange site completes the point exchange for the card of the customer and notifies the point exchange completion to the customer.